

**Information to identify the case:**

Debtor 1 **Karen A Nowak**

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First Name Middle Name Last Name

Debtor 2

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(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN: **xxx-xx-1788**United States Bankruptcy Court **Western District of New York**Date case filed for chapter **7** **4/22/19**Case number: **1-19-10808-MJK****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

|   | About Debtor 1:  | About Debtor 2:            |
|---|--|----------------------------|
| 1. Debtor's full name                       | Karen A Nowak  |                            |
| 2. All other names used in the last 8 years |  |                            |
| 3. Address                                  | 3271 Porter Center Road<br>Youngstown, NY 14174  |                            |
| 4. Debtor's attorney Name and address       | Amy Jessica Kaslovsky<br>Western NY Law Center<br>Main Seneca Building<br>237 Main Street, Suite 1130<br>Buffalo, NY 14203 | Contact phone 716-855-0203 |
| 5. Bankruptcy trustee Name and address      | Morris L. Horwitz<br>Morris L. Horwitz, Atty. at Law<br>PO Box 716<br>Getzville, NY 14068                                  | Contact phone 716-830-3279 |

For more information, see page 2 &gt;

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